

What Is Claimed Is:

1. A system for routing and processing insurance related data, the system comprising:
 - a data entry operator that receives insurance application-related documents from external sources,
 - the data entry operator stores the documents electronically in a raw data database;
 - a rules engine that converts the documents into at least one data element having a common format;
 - the rules engine determines whether each of the at least one data element has been fully validated as clean data;
 - the clean data is stored in an operational database for use in application processing;
 - the rules engine generates an exception task if it is determined that at least one data element is not clean; and
 - the rules engine receives a resolution to the exception task, thereby enabling validation of the at least one data element.
2. The system of claim 1, wherein the common format is eXtensible Markup Language.
3. The system of claim 1, further comprising:
 - a state machine that monitors clean data in the operational database and rules engine outputs,

wherein the state machine generates workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs, wherein the state machine receives responses to said workflow tasks, and wherein the state machine determines case progression based upon said responses.

4. The system of claim 1, further comprising:

a state machine that monitors data converted by the rules engine, wherein the state machine generates data tasks to enable data verification, wherein the state machine receives responses to said data tasks, and wherein the state machine verifies data for forwarding to the operational database based upon said responses.

5. The system of claim 1, wherein application-related documents include electronic documents and paper documents.

6. The system of claim 1, wherein the documents of a first type are stored in a first raw data database and documents of a second type are stored in a second raw data database.

7. The system of claim 1, wherein the exception task instructs a person to perform a task to resolve the exception.

8. The system of claim 1, wherein the exception task instructs an automated process to perform a task to resolve the exception.

9. The system of claim 1, further comprising:

the rules engine determines if additional information is required to validate a data element; and

the rules engine generating an exception task to obtain the additional information.

10. A system for routing and processing insurance related data, the system comprising:

a data entry operator that receives insurance application-related documents from external sources,

the data entry operator stores the documents electronically in a raw data database;

a rules engine that converts the documents into at least one data element having a common format;

the rules engine determines whether each of the at least one data element has been fully validated as clean data;

the clean data is stored in an operational database for use in application processing;

a state machine that monitors clean data in the operational database and rules engine outputs,

wherein the state machine generates workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,

wherein the state machine receives responses to said workflow tasks, and

wherein the state machine determines case progression based upon said responses.

11. The system of claim 10, wherein

the rules engine generates an exception task if it is determined that at least one data element is not clean; and

the rules engine receives a resolution to the exception task, thereby enabling validation of the at least one data element.

12. A method for routing and processing insurance related data, comprising:
receiving insurance application-related documents from external sources,
storing the documents electronically in a raw data database;
converting, by a rules engine, the documents into at least one data element having a common format;

determining whether each of the at least one data element has been fully validated as clean data;

storing clean data in an operational database for use in application processing;
generating an exception task if it is determined that at least one data element is not clean; and

receiving a resolution to the exception task, thereby enabling validation of the at least one data element.

13. The method of claim 12, wherein the common format is eXtensible Markup Language.

14. The method of claim 12, further comprising:
monitoring clean data in the operational database and rules engine outputs,
generating workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,
receiving responses to said workflow tasks, and
determining case progression based upon said responses.

15. The method of claim 12, wherein the exception task instructs a person to perform a task to resolve the exception.
16. The method of claim 12, wherein the exception task instructs an automated process to perform a task to resolve the exception.
17. The method of claim 12, further comprising:
 - determining if additional information is required to validate a data element; and
 - generating an exception task to obtain the additional information.
18. A computer-readable medium incorporating instructions for routing and processing insurance related data, comprising:
 - one or more instructions for receiving insurance application-related documents from external sources,
 - one or more instructions for storing the documents electronically in a raw data database;
 - one or more instructions for converting, by a rules engine, the documents into at least one data element having a common format;
 - one or more instructions for determining whether each of the at least one data element has been fully validated as clean data;
 - one or more instructions for storing clean data in an operational database for use in application processing;
 - one or more instructions for generating an exception task if it is determined that at least one data element is not clean; and

one or more instructions for receiving a resolution to the exception task, thereby enabling validation of the at least one data element.

19. A computer-readable medium incorporating instructions for routing and processing insurance related data, comprising:

one or more instructions for receiving insurance application-related documents from external sources,

one or more instructions for storing the documents electronically in a raw data database;

one or more instructions for converting, by a rules engine, the documents into at least one data element having a common format;

one or more instructions for determining whether each of the at least one data element has been fully validated as clean data;

one or more instructions for storing clean data in an operational database for use in application processing;

one or more instructions for monitoring clean data in the operational database and rules engine outputs,

one or more instructions for generating workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,

one or more instructions for receiving responses to said workflow tasks, and

one or more instructions for determining case progression based upon said responses.

20. The system of claim 19, further comprising:

one or more instructions for generating an exception task if it is determined that at least one data element is not clean; and

one or more instructions for receiving a resolution to the exception task, thereby enabling validation of the at least one data element.